

**Table I.D.3.b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

| Characteristics               | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                 | 24.8%   | 21.9%                  | 29.3%           | 31.9%           | 29.1%             | 21.3%                  | 28.7%                  | 24.0%                |
| Industry group **             |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.        | 22.9%   | --                     | --              | --              | --                | --                     | 17.3% *                | 27.4%                |
| Mining                        | 21.4% * | 0.0%                   | 12.2% *         | 47.5% *         | 7.6% *            | 6.9% *                 | 44.8%                  | 6.4% *               |
| Construction                  | 28.7%   | 10.6% *                | 40.7%           | 28.9%           | 33.1%             | 22.0%                  | 27.1%                  | 31.0%                |
| Manufacturing                 | 20.4%   | 16.2% *                | 25.6%           | 28.9%           | 21.7%             | 18.1%                  | 26.8%                  | 19.6%                |
| Transp., commu., util.        | 19.3%   | 26.3% *                | 17.5% *         | 30.7%           | 25.0%             | 16.9%                  | 19.8% *                | 19.3%                |
| Wholesale trade               | 24.3%   | 14.7%                  | 24.4%           | 30.9%           | 31.3%             | 21.2%                  | 24.8%                  | 24.1%                |
| Retail Trade                  | 29.6%   | 26.7%                  | 34.3%           | 36.7%           | 37.4%             | 26.5%                  | 34.6%                  | 28.6%                |
| Fin., ins., real est.         | 26.0%   | 28.5%                  | 26.0%           | 22.5%           | 28.3%             | 25.7%                  | 25.5%                  | 26.1%                |
| Services                      | 28.3%   | 25.8%                  | 31.2%           | 34.0%           | 34.4%             | 23.6%                  | 30.6%                  | 27.7%                |
| Unknown                       | 41.1% * | 41.1% *                | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 41.1% *                | 0.0%                 |
| Ownership                     |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated      | 24.5%   | 23.7%                  | 29.7%           | 31.4%           | 27.0%             | 21.4%                  | 30.0%                  | 23.2%                |
| For profit, unincorporated    | 25.5%   | 21.2%                  | 30.6%           | 40.9%           | 27.0%             | 18.5% *                | 27.2%                  | 24.1%                |
| Nonprofit                     | 26.5%   | 12.2% *                | 25.2%           | 31.8%           | 33.9%             | 22.0%                  | 20.3%                  | 27.4%                |
| Unknown                       | 25.2%   | 30.4% *                | 11.8% *         | 33.3%           | 37.2%             | 20.7%                  | 27.0% *                | 25.2%                |
| Age of firm                   |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years             | 26.6%   | 25.8%                  | 30.8%           | 31.0%           | 27.0%             | 15.9% *                | 29.0%                  | 23.2%                |
| 5-9 years                     | 26.9%   | 24.0%                  | 36.0%           | 34.0%           | 18.3% *           | 18.1%                  | 33.0%                  | 19.9%                |
| 10-19 years                   | 25.4%   | 28.5%                  | 33.4%           | 30.4%           | 29.3%             | 14.0%                  | 30.1%                  | 22.3%                |
| 20 or more years              | 25.8%   | 12.9%                  | 26.0%           | 33.4%           | 28.7%             | 23.2%                  | 27.1%                  | 25.6%                |
| Unknown                       | 23.2%   | 7.1% *                 | 14.1% *         | 26.8%           | 31.2%             | 21.3%                  | 19.9%                  | 23.3%                |
| Multi/single status           |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations           | 24.0%   | 33.5%                  | 19.5%           | 35.3%           | 31.3%             | 21.3%                  | 36.9%                  | 23.6%                |
| 1 location only               | 26.8%   | 21.5%                  | 30.5%           | 30.6%           | 24.6%             | 21.1%                  | 27.7%                  | 25.7%                |
| Percent full-time employees   |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                 | 30.1%   | 10.2% *                | 21.2% *         | 24.8%           | 31.9%             | 35.4%                  | 18.0%                  | 33.1%                |
| 25-49 %                       | 29.3%   | 27.7%                  | 34.4%           | 31.5%           | 28.5%             | 29.0%                  | 30.7%                  | 29.1%                |
| 50-74 %                       | 25.3%   | 30.2%                  | 30.1%           | 38.9%           | 30.6%             | 19.7%                  | 31.9%                  | 23.8%                |
| 75% or more                   | 24.6%   | 20.8%                  | 29.2%           | 31.5%           | 28.9%             | 21.0%                  | 28.5%                  | 23.7%                |
| Union presence                |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees            | 27.2%   | 24.1%                  | 30.3%           | 33.2%           | 30.0%             | 23.6%                  | 30.4%                  | 26.2%                |
| Has union employees           | 17.6%   | 2.0% *                 | 19.9% *         | 22.6%           | 24.8%             | 16.1%                  | 11.0% *                | 18.1%                |
| Unknown                       | 24.7%   | 20.3% *                | 33.2%           | 30.1%           | 28.8%             | 23.6%                  | 31.8%                  | 24.4%                |
| Percent low wage employees ** |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage          | 31.9%   | 27.3%                  | 28.8%           | 40.9%           | 46.9%             | 22.0%                  | 29.8%                  | 32.4%                |
| Less than 50% low wage        | 25.0%   | 21.5%                  | 29.7%           | 31.8%           | 27.6%             | 19.6%                  | 28.6%                  | 23.7%                |
| Unknown                       | 23.9%   | 26.6%                  | 25.5%           | 28.7%           | 32.1%             | 22.7%                  | 29.8%                  | 23.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.3.b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

| Characteristics               | Total    | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                 | 0.68%    | 1.47%                  | 1.98%           | 1.96%           | 0.83%             | 0.91%                  | 1.48%                  | 0.70%                |
| Industry group **             |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.        | 2.52%    | --                     | --              | --              | --                | --                     | 6.26% *                | 4.81%                |
| Mining                        | 6.52% *  | 0.00%                  | 4.45% *         | 14.58% *        | 3.02% *           | 2.74% *                | 12.01%                 | 2.94% *              |
| Construction                  | 1.92%    | 3.66% *                | 4.48%           | 3.78%           | 5.98%             | 4.78%                  | 4.12%                  | 2.44%                |
| Manufacturing                 | 0.93%    | 6.77% *                | 4.01%           | 2.59%           | 1.68%             | 1.32%                  | 2.99%                  | 0.98%                |
| Transp., commu., util.        | 3.18%    | 10.00% *               | 6.82% *         | 6.67%           | 4.83%             | 4.04%                  | 6.89% *                | 3.32%                |
| Wholesale trade               | 2.01%    | 2.99%                  | 3.29%           | 2.61%           | 3.90%             | 2.96%                  | 2.07%                  | 2.28%                |
| Retail Trade                  | 1.50%    | 3.07%                  | 3.37%           | 2.11%           | 2.52%             | 1.97%                  | 1.70%                  | 1.68%                |
| Fin., ins., real est.         | 1.20%    | 5.97%                  | 3.22%           | 2.60%           | 2.55%             | 3.27%                  | 3.55%                  | 2.58%                |
| Services                      | 0.94%    | 2.48%                  | 2.82%           | 2.24%           | 2.31%             | 1.76%                  | 1.04%                  | 1.24%                |
| Unknown                       | 13.75% * | 13.75% *               | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 13.75% *               | 0.00%                |
| Ownership                     |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated      | 0.62%    | 1.45%                  | 2.25%           | 1.87%           | 0.62%             | 0.99%                  | 1.54%                  | 0.73%                |
| For profit, unincorporated    | 2.66%    | 4.16%                  | 3.29%           | 5.50%           | 4.03%             | 5.75% *                | 3.49%                  | 2.66%                |
| Nonprofit                     | 2.35%    | 4.40% *                | 4.50%           | 4.22%           | 3.13%             | 3.13%                  | 2.44%                  | 2.53%                |
| Unknown                       | 3.13%    | 12.68% *               | 6.58% *         | 7.77%           | 3.55%             | 4.84%                  | 9.32% *                | 3.09%                |
| Age of firm                   |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years             | 2.37%    | 2.43%                  | 3.81%           | 2.54%           | 4.35%             | 11.59% *               | 1.37%                  | 3.73%                |
| 5-9 years                     | 2.02%    | 4.09%                  | 3.47%           | 3.19%           | 7.04% *           | 3.54%                  | 2.52%                  | 2.38%                |
| 10-19 years                   | 1.55%    | 2.41%                  | 3.19%           | 3.81%           | 4.08%             | 2.74%                  | 2.19%                  | 2.45%                |
| 20 or more years              | 1.56%    | 2.34%                  | 2.88%           | 3.03%           | 2.27%             | 1.73%                  | 2.75%                  | 1.59%                |
| Unknown                       | 0.87%    | 10.22% *               | 4.41% *         | 3.04%           | 2.01%             | 0.90%                  | 3.82%                  | 0.96%                |
| Multi/single status           |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations           | 0.87%    | 8.36%                  | 3.41%           | 3.51%           | 1.44%             | 0.89%                  | 2.85%                  | 0.82%                |
| 1 location only               | 1.14%    | 1.57%                  | 2.32%           | 1.49%           | 1.61%             | 5.05%                  | 1.44%                  | 1.31%                |
| Percent full-time employees   |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                 | 3.25%    | 4.22% *                | 6.76% *         | 4.42%           | 5.04%             | 5.50%                  | 5.05%                  | 3.47%                |
| 25-49 %                       | 2.03%    | 6.01%                  | 7.09%           | 4.31%           | 6.20%             | 1.87%                  | 3.49%                  | 2.21%                |
| 50-74 %                       | 1.59%    | 2.89%                  | 4.48%           | 6.50%           | 4.38%             | 3.81%                  | 2.62%                  | 2.17%                |
| 75% or more                   | 0.71%    | 1.37%                  | 2.29%           | 2.09%           | 1.08%             | 0.94%                  | 1.67%                  | 0.72%                |
| Union presence                |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees            | 0.69%    | 1.25%                  | 1.71%           | 1.59%           | 1.16%             | 1.16%                  | 1.47%                  | 0.88%                |
| Has union employees           | 1.94%    | 3.31% *                | 10.14% *        | 5.14%           | 3.60%             | 1.44%                  | 7.15% *                | 2.11%                |
| Unknown                       | 2.90%    | 7.60% *                | 9.44%           | 7.85%           | 4.00%             | 3.51%                  | 4.18%                  | 2.97%                |
| Percent low wage employees ** |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage          | 3.80%    | 5.09%                  | 5.64%           | 4.21%           | 5.44%             | 3.40%                  | 3.20%                  | 4.50%                |
| Less than 50% low wage        | 0.94%    | 1.39%                  | 2.22%           | 2.10%           | 1.03%             | 1.37%                  | 1.55%                  | 0.84%                |
| Unknown                       | 1.57%    | 6.43%                  | 4.74%           | 4.02%           | 2.88%             | 1.51%                  | 3.47%                  | 1.58%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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